

# Exhibit “C”

# VA Disability Claims Assistance

## Separating Fact from Fiction



**Myth:** The Department of Veterans Affairs is easy to navigate and most often results in the proper level of disability benefits.



**Fact:** Anyone who has filed a disability claim with the VA knows that the system is extremely onerous and time-consuming. Look no further than the VA disability claims backlog: There are over 243,000 pending claims that are backlogged, or older than 125 days since the submission. That's over one-third of active claims.

**Myth:** The VA does a good job of identifying, treating, and compensating veterans' specific disabilities.



**Fact:** The VA requires that claimants provide proof of their disability, proof of eligibility for VA disability benefits, proof that their disability is related to military service, and medical evidence of all the above. Many disabled veterans need assistance collecting, vetting, packaging, and providing these materials, ranging from general guidance to medical evaluations, to hands-on preparation of their claims. To argue that the VA is an ally in this process is akin to arguing that the IRS is helpful in tax preparation.

**Myth:** Assistance provided by VSOs for benefits claims is widely available to veterans nationwide at an expedited speed.



**Fact:** While well-intentioned, VSO groups can be understaffed and under-resourced in many areas of the country. This leads to bureaucratic slowdown and limited offerings for veterans. Local representatives and members of VSOs don't solely focus on just disability claims and simply don't have the time or expertise to focus on individual disability claims.

**Myth:** Private companies are not trained or capable of providing quality disability claim services.



**Fact:** Veterans Guardian has a success rate of over 90%. Our experience is one of the keys to our success. Many of our staff have personally gone through the disability claims process, and we've successfully processed over 25,000 disability claims in the last two years. VSOs are generalists that help with many different veterans' issues. Whereas we specialize in the VA disability process to ensure that every claim has the best possible chance of being approved in the continually changing VA disability environment.

**Myth:** Private companies don't care about veterans.



**Fact:** Most private companies are founded by veterans. At Veterans Guardian, we're veteran-owned and operated, and our staff is 75% of veterans, spouses of veterans, or spouses of active duty service members. Additionally, with a contingent fee-based model, we're incentivized to provide the best experience and achieve the best result for each veteran client.

**Myth:** Private disability claims companies are operating totally unchecked.



**Fact:** Private disability claims companies are subject to the Federal Trade Commission, Department of Justice, and state Inspector General oversight. Any of these organizations can bring civil and criminal penalties for private companies that break the law.

**Myth:** Private disability claims companies took advantage of veterans during the COVID-19 pandemic shutdown.



**Fact:** There is no evidence of widespread abuse of veterans during the pandemic. VSOs made a conscious decision to shut down during the pandemic. Private businesses did not have that luxury.

**Myth:** Any unaccredited disability benefits consultant is acting illegally.



**Fact:** Federal and state laws DO NOT prohibit private claims consultants from assisting veterans with their disability claims.

**Myth:** Disability claims companies can be accredited; they just don't want to.



**Fact:** There is no path to accreditation for private disability claims companies. The way accreditation is currently structured makes it impossible for private companies to maintain their independence as consultants and provide their expertise to a wide variety of veteran disability claims needs.

**Myth:** Veterans Guardian is actively avoiding federal accreditation in order to avoid oversight and regulation.



**Fact:** Veterans Guardian is and has been actively seeking federal accreditation. We welcome accreditation and believe the VA process should be more inclusive, with additional oversight.

**Myth:** Predatory claims companies are aggressively soliciting veterans for their business.



**Fact:** Most private disability claims companies do what just about every other business in America does - they advertise on social media. Nearly 70% of veterans who use Veterans Guardian have already tried a free service.

**Myth:** There is endemic corruption and "claim sharking" in the disability benefits space.



**Fact:** While we acknowledge there are some bad practices, the vast majority of companies, such as Veterans Guardian, are operating in a forthright and transparent manner. In fact, over 50% of our clients are referrals from past satisfied customers, and we never solicit the veteran.

